

BRD GROUP RESULTS

3rd quarter and 9 months 2025 | 30.10.2025

DISCLAIMER

The consolidated and separate financial position and income statement for the period ended September 30, 2025 were examined by the Board of Directors on October 29, 2025.

The financial information presented for the period ended September 30, 2025 and comparative periods has been prepared according to IFRS as adopted by the European Union and applicable at this date.

This financial information is at group level, does not constitute a full set of financial statements and is not audited.

This presentation may contain forward-looking statements relating to the targets and strategies of BRD, based on a series of assumptions. These forward-looking statements would have been developed from scenarios based on a number of economic assumptions in the context of a given competitive and regulatory environment. BRD may be unable to anticipate all the risks, uncertainties or other factors likely to affect its business and to appraise their potential consequences, and to evaluate the extent to which the occurrence of a risk or a combination of risks could cause actual results to differ materially from those provided in this document.

Investors and analysts are advised to take into account factors of uncertainty and risk likely to impact the operations of BRD when considering the information contained in any such forward-looking statements. Other than as required by applicable law, BRD does not undertake any obligation to update or revise any forward-looking information or statements.

1

INTRODUCTION



GRUPE SOCIETE GENERALE

9M 2025: SUSTAINED BUSINESS MOMENTUM DRIVING FINANCIAL PERFORMANCE

Increased lending to fuel customers' projects

Dynamic lending activity across segments, albeit softening, given the challenging economic context

Volume of private individuals' lending leads the growth, with solid contribution from mortgage

Corporate lending momentum anchored by both large companies and SMEs

Sustainable finance transactions continue to gain traction

Steady build-up of deposit base

Higher penetration of digital channels

Enhanced operating performance on positive jaws

Loan book quality continued to remain solid

NPL ratio, limited increase from very low levels

Net cost of risk evolution further confirming the normalization trend

High profitability with ROE of ~16%

Loan portfolio growth **+14%** YoY at Sep 25 end

RON 10.5bn individuals' loan production in 9M 25, **+26%** YoY

+15% YoY corporate loan portfolio

EUR 523m new sustainable loans in 9M 25

Deposits up **+10%** YoY at Sep 25 end

1.83m users of YouBRD at Sep 25 end, **+15%** YoY

Cashback loyalty program, **934k** enrolled customers

GOI, **+10%** YoY in 9M 25

NPL ratio

2.4% at Sep 25 end

Coverage ratio

71.3% at Sep 25 end

NCR **RON -195m** vs. RON -136m in 9M 24

Net profit, **RON 1,158m**, **+6%** YoY vs 9M 24



Focus here,
impact
everywhere

20-25 October
Bucharest

climatechange-summit.org

The most important event in Romania dedicated to **climate change**, initiated and supported by BRD as founding partner.

Climate Change Summit is the yearly CEE meeting place for global researchers, entrepreneurs, government officials and civil society leaders to exchange ideas and find solutions to climate challenges through debates on policies, sustainable finance and investments or tech innovation. The 4th edition's highlights:

- ✓ Approx. 3,000 onsite attendance through the entire Climate Week and 1 million + online views
- ✓ Newly launched event app recorded 250,000 user actions
- ✓ Prestigious participation by 60+ Romanian and international speakers
- ✓ Official launch of the new Climate Report
- ✓ 100+ companies started decarbonization plans during a 6-hour Masterclass
- ✓ Bucharest City Hall & Green Belt Foundation signed a collaboration protocol
- ✓ 2nd edition of **Climate Change Summit Awards**
- ✓ Expanding regional reach, with simultaneous events in Ljubljana and Sofia
- ✓ 25 additional events organized throughout the week

2

MACROECONOMIC ENVIRONMENT



GRUPE SOCIETE GENERALE

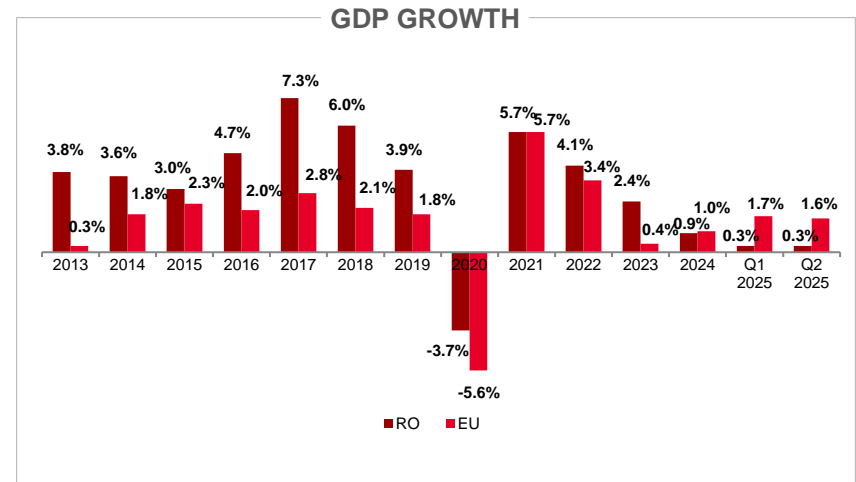
SUBDUED ECONOMIC GROWTH, ACCELERATING INFLATION

Mildly accelerating growth across Europe, Romania lags behind

Robust Q1 for EU economy, partially linked to “front-loading” trading activity ahead of US tariffs, followed by a slightly cooling Q2

Growth of RO economy remained modest (+0.3% YoY vs H1 2024), below potential, still consumption driven

RO GDP advance expected to remain subdued, in the context of the fiscal consolidation package, likely to impact consumption and private investments

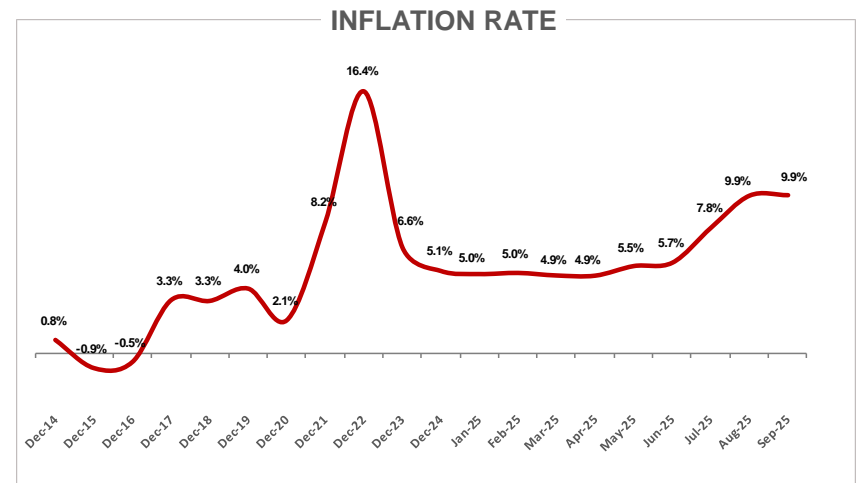


Inflationary pressures persist

Euro area inflation at 2.0% during Jun – Aug '25, and 2.2%, slightly above ECB official target, in Sep '25

Romania's CPI close to double-digit territory both in Aug and Sept '25 (9.9%, up from 5.7% at end H1) reaching the highest level in EU and a two-year high driven by tax hikes and energy costs

Inflation trajectory revised upwards by National Bank of Romania amid tightening fiscal constraints and rising uncertainty: 8.8% in Dec 25 (+4.2 pp vs. prev. est.) and 3.0% in Dec 26 (-0.4 pp vs. prev. est.)



Source: BRD Research, NBR reports

KEY RATE STEADY, INTERBANK LIQUIDITY REBOUNDED AFTER RECENT SHORTFALL

Key rate unchanged, in line with market expectations

NBR maintained the monetary policy rate at 6.5% during 9M 2025, given higher than expected inflation trajectory and still uncertain macroeconomic environment

Normalising trend of money market rates post elections spike

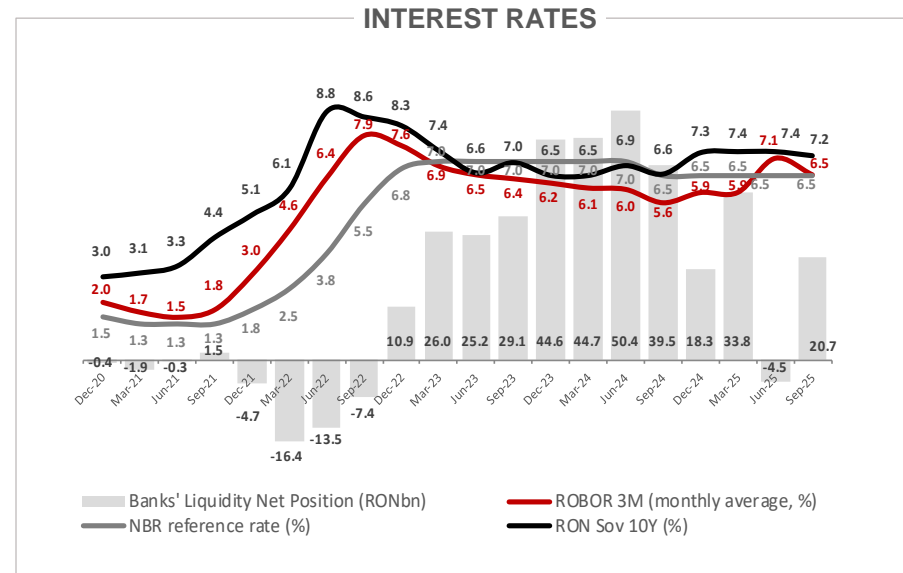
After a prolonged period of ROBOR 3M hovering around 6%, mid-May 2025 witnessed a spike up to 7.4%, reflecting domestic political tense landscape

Post elections, financial market conditions normalized, given the setup of the new governing coalition and the package of corrective fiscal measures, with ROBOR 3M declining progressively towards 6.5% in September 2025

Interbank liquidity rebound from recent shortage

Political uncertainty in H1 2025 triggered FX pressure and nearly record-breaking capital outflows, driving interbank liquidity to RON 4.5bn deficit in June, a sharp reversal after a prolonged period of surplus

The establishment of the new pro-EU and reform-oriented government restored investor confidence, leading to a rebound in interbank liquidity to a surplus of RON 20.7 bn in September



Source: BRD Research, NBR Monthly reports, NBR Minutes of the monetary policy meetings

PRUDENTIAL BANKING INDICATORS REMAIN SOLID

Comfortable solvency and liquidity

Capital adequacy at 24.2% as at June 2025 end vs 24.9% as at December 2024 remaining above the EU average of 20.4%

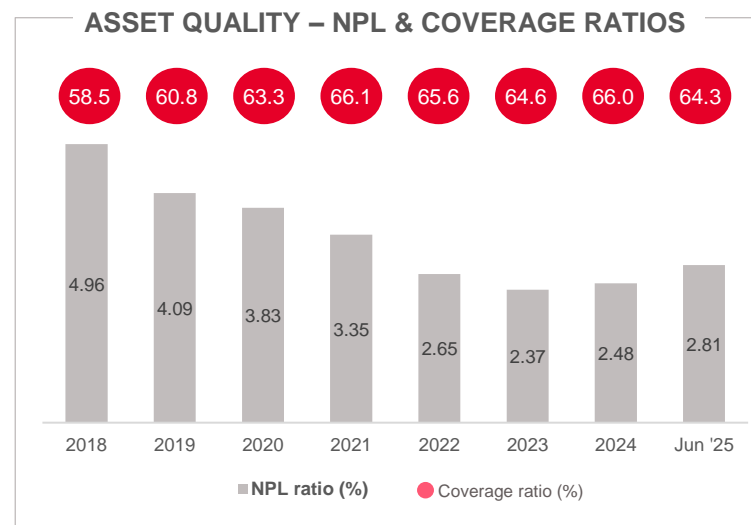
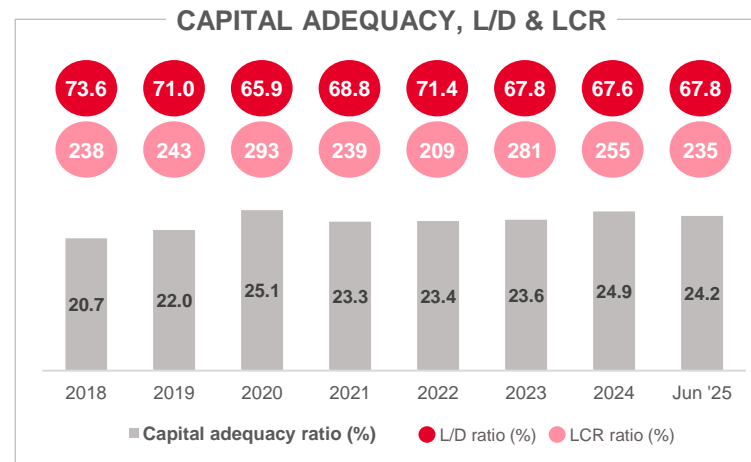
Loan to deposit ratio (“L/D”) continued its downward trend since 2022 end, reaching 67.8% at June 2025 end, significantly lower than EU average (106.4% at June 2025 end)

Although on a downward trend, liquidity remains strong, with LCR standing at 238.5% as at Aug 2025, significantly above both EU average (162% at June 2025 end) and regulatory requirement (100%)

Maintained position in EBA’s “low risk” bucket category, with NPL ratio <3% and NPL coverage >55%

Gradual increase in NPL ratio, reaching 2.8% at Aug 2025 end, stable vs both June and July 2025, and 100 bps higher than the EU average (1.8% at June 2025 end)

Coverage levels remain strong at 64% as at June 2025 end, more conservative than the average EU level at 41.7%



Source: EBA Q2 2025 Risk Dashboard

3

**3RD QUARTER AND 9 MONTHS 2025
BRD GROUP RESULTS**



GRUPE SOCIETE GENERALE

INTENSIFIED USAGE OF FEATURES - RICH REMOTE SOLUTIONS



HIGHER ENGAGEMENT ON E-CHANNELS

- 1.83m** YouBRD users, **+15%** YoY as of September 2025 end
- 27.6m** transactions via YouBRD, **+26%** YoY vs 9M 2024
- RON 45.7bn**, transactions value via YouBRD, **+52%** YoY vs 9M 2024
- 83%** of deposits & **85%** of savings accounts opened in YouBRD
- 74%** of import L/Cs and **62%** of LGs processed through the trade finance client interface ("AllNet")
- 9.4bn** RON factoring turnover during 9M 2025, +11% YoY
- 270.9m** acquiring transactions during 9M 2025, +25% YoY

HIGH QUALITY REMOTE INTERACTION WITH CUSTOMERS

- 1.3m** calls handled & **399k** messages written in 9M 2025
- 76%** calls answered in the first 20" & **19"** avg time for taking a call
- Intensified package sales, **~4.3k** within the remote service flows



ENHANCED DIGITAL OFFER & CUSTOMER JOURNEY

Multicurrency feature in YouBRD, allowing simpler and less costly payments (RON, EUR, USD, GBP)

Partial early repayments of loans (consumer and housing) directly in YouBRD

Cashback loyalty program:

934k enrolled customers

~RON 3.6m cashback amount since launch

Newly implemented digital process in partnership with DGEP for **automatically updating customers' ID**



OPTIMIZED NETWORK SIZE AND SETUP

Reduced no of branches **-32** YoY, to **356** at Sept 25 end
-56% versus 2016 end

Expanded cashless approach **222** 24/7 banking points, covering **>60%** of network

COMPREHENSIVE LENDING MOMENTUM

Retail lending, primary driver of growth

Core retail loans outstanding up +14.3% YoY as of Sept 2025 end

- ✓ loan origination on individuals kept high, ~RON 10.5bn in 9M 2025, +25.8% YoY
- ✓ strong origination on mortgage, RON 4.4bn, +49.3% vs. 9M 2024

Dynamic lending on both large customers and SMEs

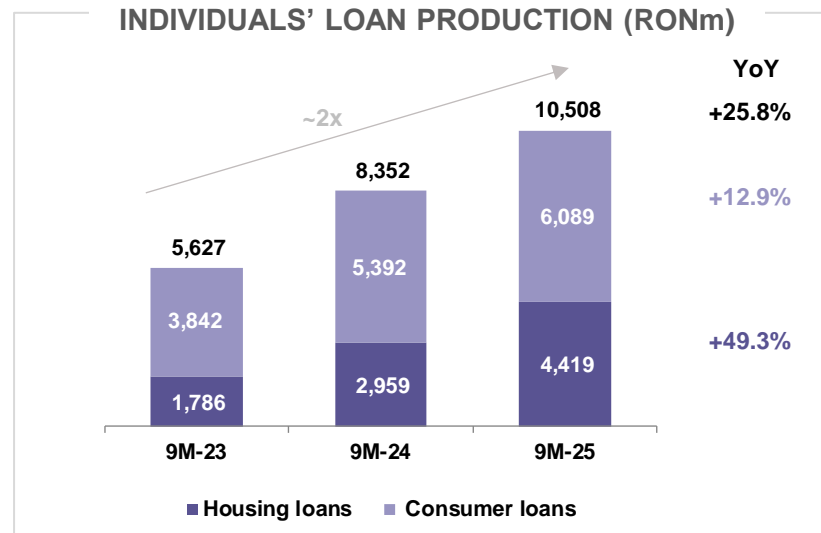
- ✓ double-digit growth on large corporates (+19.4% YoY), while SME loans outstanding remains supportive (+8.3% YoY)

Consistent demand for leasing financing, net outstanding increasing by +8.2% YoY as of September 2025 end

Accelerated sustainability supporting financing

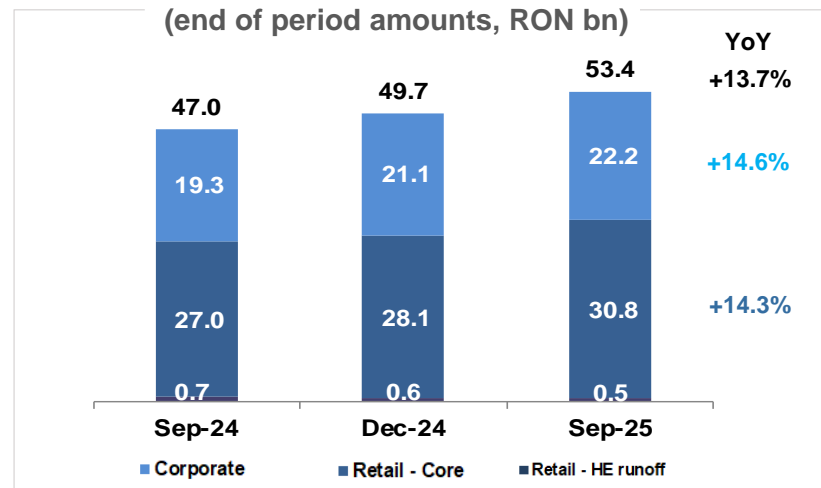
BRD reinforced its commitment to responsible development, supporting its retail and corporate clients in 9M 2025 with new sustainable financing of EUR 114.2 million and EUR 409.1 million, respectively

INDIVIDUALS' LOAN PRODUCTION (RONm)



NET LOANS OUTSTANDING

(end of period amounts, RON bn)



RESILIENT AND BROAD DEPOSIT FOUNDATION

Steady build-up of deposit base, up +10% YoY

- ✓ Solid collection from large corporates, while SME growth remains supportive
- ✓ Individuals' customer deposits, challenged by the monthly issuances of Romanian government

Solid and high quality liquidity

L/D at 74.2% at Sep 2025 end (vs 71.9% at Sep 2024 end)

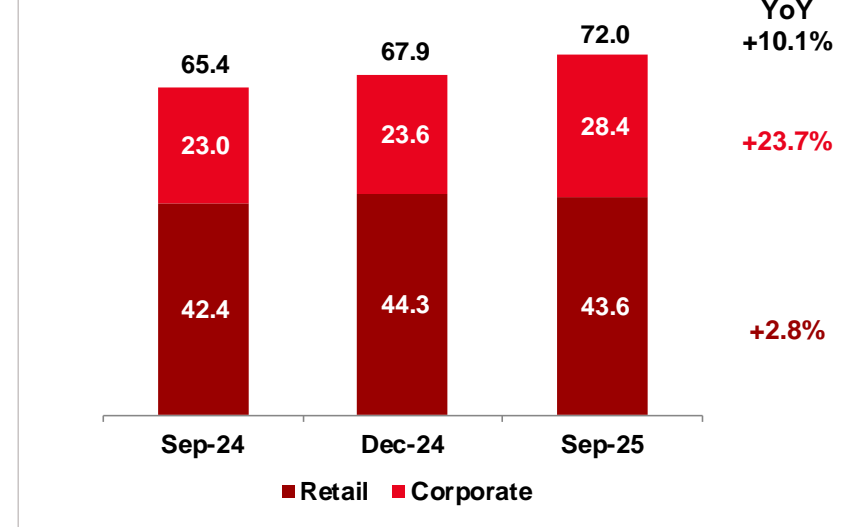
High liquidity buffer (34% of total assets), mainly composed of government bonds

Diversified saving products portfolio

BRD Asset Management solidified its 1st position on UCITS market:

- ✓ RON 8.1bn AuM (+39% YoY) and 25.2% market share at September 2025 end
- ✓ offering investment solutions to more than 171 thousand clients across 12 investment funds

DEPOSITS
(end of period amounts, RON bn)



COMMERCIAL EXPANSION, ENGINE FOR REVENUES GROWTH

NII, +7.5% YoY in 9M 2025, +8.4% YoY in Q3 2025, built on:

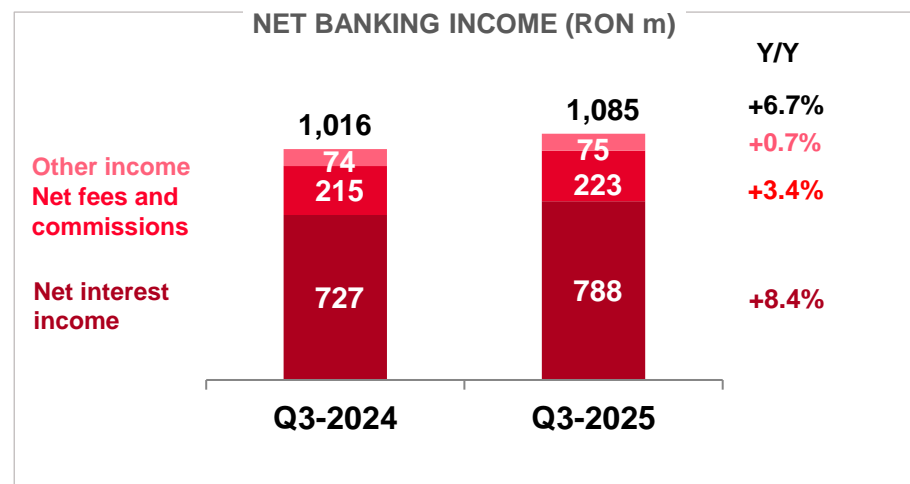
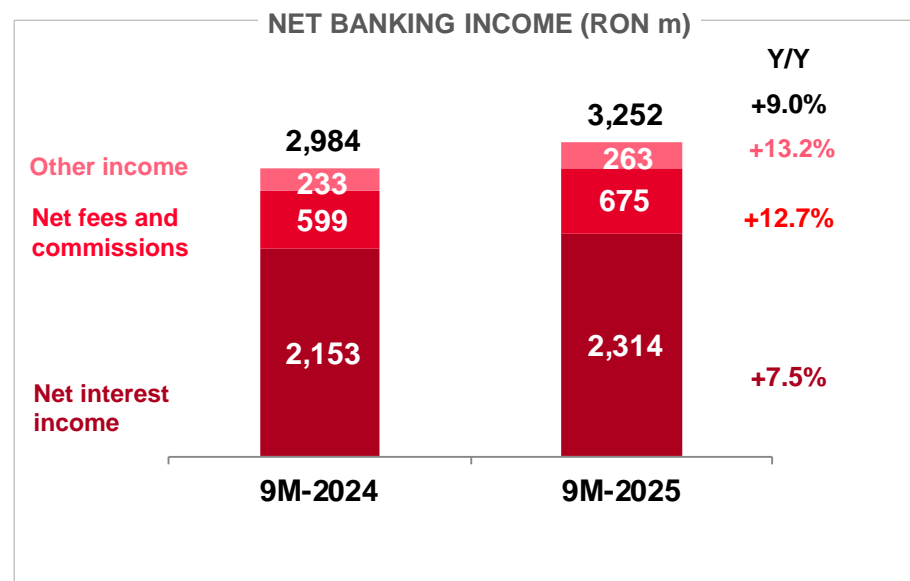
- ✓ segment - wide lending growth, +13.7% YoY as of Sep 2025 end
- ✓ positive assets mix with an increasing weight of loans, partially reduced by negative rate effect on retail loans
- ✓ avg IRCC at 5.59% applied in 9M 2025 vs. 5.91% in 9M 2024

Double digit growth in NFC over 9M 2025

- ✓ higher services fees given strong activity in cards, custody, transfers and lending
 - ✓ one-off income item related to cards transaction fees in Q1 '25
 - ✓ higher fees from off balance sheet commitments, partially reduced by SRT transaction related fees
- +3.4% YoY in Q3 2025, showcasing a gradually easing momentum

Positive dynamic of 9M other income

- ✓ higher net income from associates, mostly related to dividends booked in Q2 2025 and previous period base effect in relation to one off limited provision booked in Q1 2024



COSTS EVOLUTION SHAPED BY DISCIPLINE DESPITE RISING TURNOVER TAX AND INFLATION

Rising pressure on costs amid doubling tax on turnover

- ✓ RON 133m in 9M 2025 vs RON 95m in 9M 2024, +40.6% YoY
- ✓ RON 68m in Q3 2025 vs RON 33m in Q3 2024, given the twofold increase of tax rate (4% starting 1st of July)

Despite higher tax, costs' rise controlled below inflation

+6.2% YoY in 9M 2025 and +4.4% YoY in Q3 2025, excluding tax on turnover

Staff costs evolution reflecting a highly competitive market and ongoing transformation

+3.1% YoY in 9M 2025, driven by adjustments to salaries and other employee benefits (holiday vouchers, meal tickets)

-4.9% YoY in Q3 2025, reflecting headcount reduction

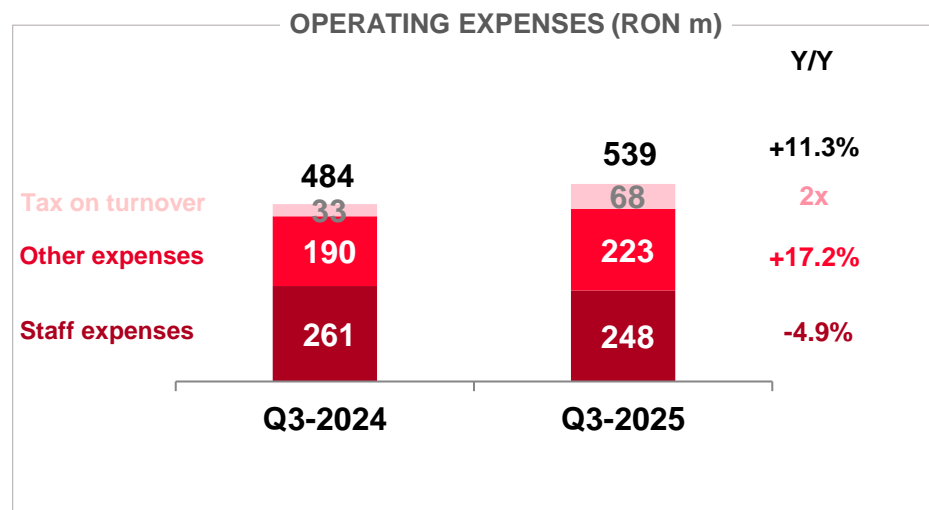
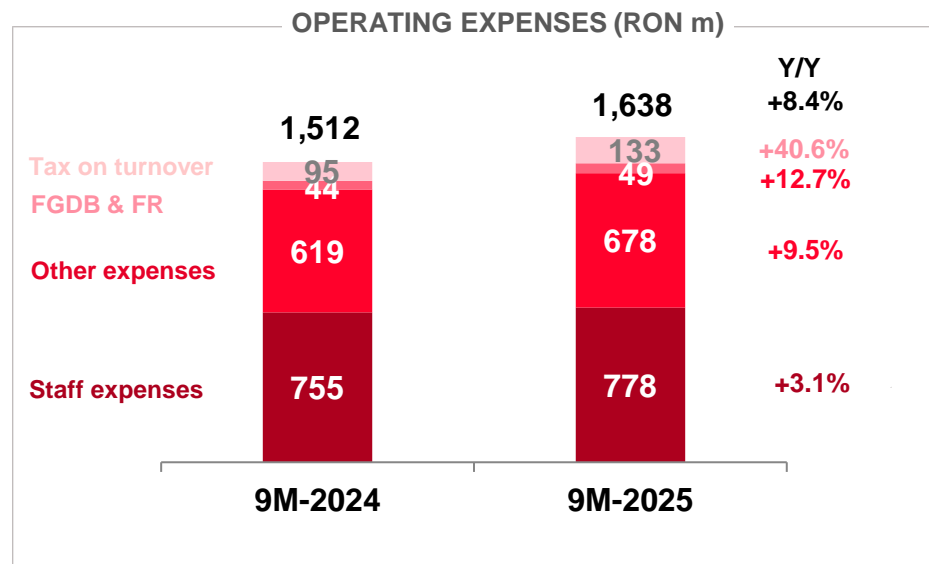
Other expenses' increase primarily linked to IT&C, external services providers and Q3 2024 base effect linked to gains from sale of real estate

Notable improvement in underlying C/I ratio

44.8% in 9M 2025 vs 46.0% in 9M 2024, -126 bps YoY

43.4% in Q3 2025 vs 44.4% in Q3 2024, -96 bps YoY

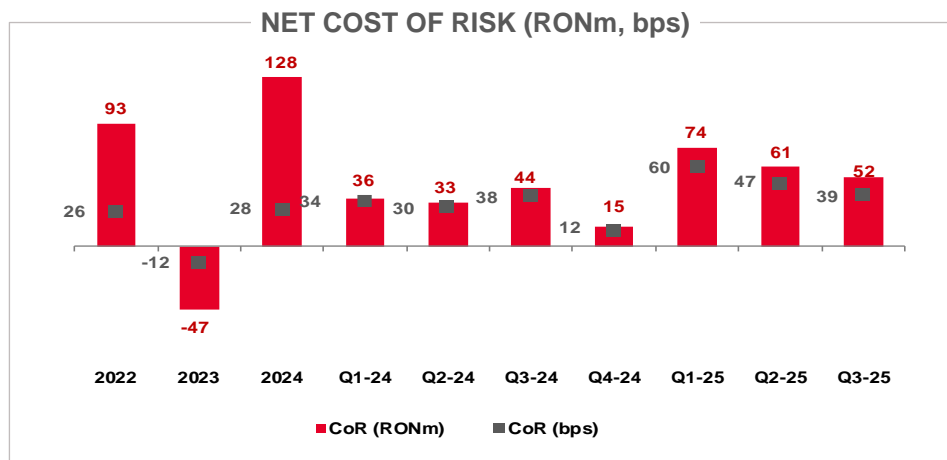
*C/I presented excluding tax on turnover and FGDB&RF cumulated contributions;
Reported C/I at 50.4% in 9M 2025 vs 50.7% in 9M 2024 and 49.7% in Q3 2025 vs 47.6% in Q3 2024*



SOLID CREDIT QUALITY INDICATORS

Net cost of risk at +39 bps in Q3 2025

Slightly lower Q3 cost of risk positively on the back of a more favorable evolution of the Non-Retail portfolio

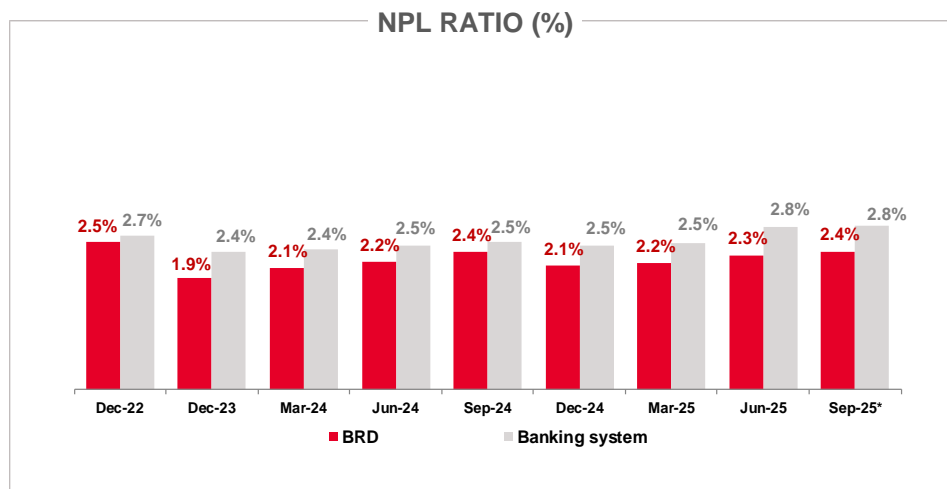


*Note: CoR (bps) in quarter is annualized

NPL ratio and outlook

Slight NPL rise, in line with banking system evolution, but expected to remain below 2.5% by year-end

Solid NPL coverage ratio, comfortably at 71%



* NPL for Banking System as of August 2025

Notes: NPL computed acc. to EBA risk indicator AQT_3.2

NPL coverage computed acc. to EBA risk indicator AQT_41.2

All figures at individual level



STRONG CAPITAL POSITION

CAR of 21.9% at September 2025 end

Regulatory own funds composed of Tier 1 and Tier 2 capital

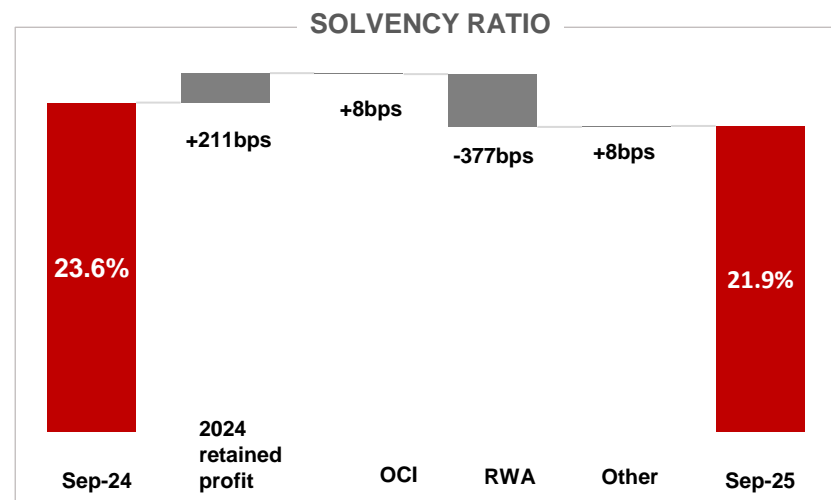
Tier 2 capital consists of EUR 250m subordinated loans

The year-on-year variation of own funds mainly explained by incorporation of 50% of 2024 net profit

Total risk exposure amount YoY variation explained by:

- ✓ higher operational risk RWA due to application of CRR3 requirements, implemented starting Q1 2025
- ✓ higher credit risk component given portfolio expansion, partly netted also due to CRR3 application

MREL well respected



Bank only	Sep-24	Sep-25
Common Equity Tier 1 (RONm)	7,745	8,455
Tier 1 (RONm)	7,745	8,455
Tier 2 (RONm)	1,244	1,270
Total own funds (RONm)	8,228	8,970
Total risk exposure amount (RONm)	34,936	40,977
Tier 1 Ratio	20.0%	18.8%
Total Capital Ratio	23.6%	21.9%

Note: CAR at Sep 2025 end is preliminary and excludes the impact of the regulatory temporary treatments (implemented through art 468 and art 500a of CRR3 in July 2024 and valid until 1st of January 2026). Solvency ratio including the impact of regulatory temporary treatments stands at 25.2%

4

CONCLUSIONS



GRUPE SOCIETE GENERALE

9M 2025: SUSTAINED BUSINESS VELOCITY AMID CHALLENGING MACROECONOMICS

- **Despite growing headwinds, BRD sustained a strong commercial drive and delivered high performance**
 - ✓ **Net loans outstanding, up +14% YoY, with growth spanning across all key markets**
 - Loan origination on individuals kept strong, with solid contribution from mortgage
 - Corporate lending momentum anchored by both large companies and SMEs
 - ✓ **Strong partner for our customers' responsible development plans through sustainable financing offered to both retail (EUR 114.2 million) and corporate customers (EUR 409.1 million) in 9M 2025**
 - ✓ **A solid, growing pool of varied deposits base, +10% YoY**
 - ✓ **Higher adoption of constantly enriched mobile app, 1.83m users of YouBRD, +15% YoY at September 2025 end**
- **Growth-based solid financial results**
 - ✓ **Dynamic business activity fueling growing revenues**
 - ✓ **Disciplined costs' oversight**
 - ✓ **Asset quality ratios kept sound; normalizing cost of risk**
 - ✓ **RON 1,158m net profit, +6% YoY and solid ~16% ROE in 9M 25**
- **Comfortable capital and liquidity, providing a robust foundation for further lending expansion**

5

Q&A SESSION



GRUPE SOCIETE GENERALE

6

APPENDIX

BRD GROUP – KEY FIGURES

BRD STANDALONE - KEY FIGURES

BRD STOCK PRICE PERFORMANCE

GLOSSARY – CLIENT SEGMENTATION



GRUPE SOCIETE GENERALE

BRD GROUP | KEY FIGURES

RON m		Q3-2025	Q3-2024	Change	9M-2025	9M-2024	Change
Financial results	Net banking income	1,085	1,016	+6.7%	3,252	2,984	+9.0%
	Operating expenses	(539)	(484)	+11.3%	(1,638)	(1,512)	+8.4%
	Gross operating income	546	532	+2.6%	1,614	1,472	+9.6%
	Net cost of risk	(53)	(45)	+18.2%	(195)	(136)	+43.6%
	Net profit	393	400	-1.7%	1,158	1,094	+5.8%
	Cost/Income	49.7%	47.6%	+2.0 pt	50.4%	50.7%	-0.3 pt
	ROE	16.1%	17.9%	-1.8 pt	15.9%	16.1%	-0.3 pt

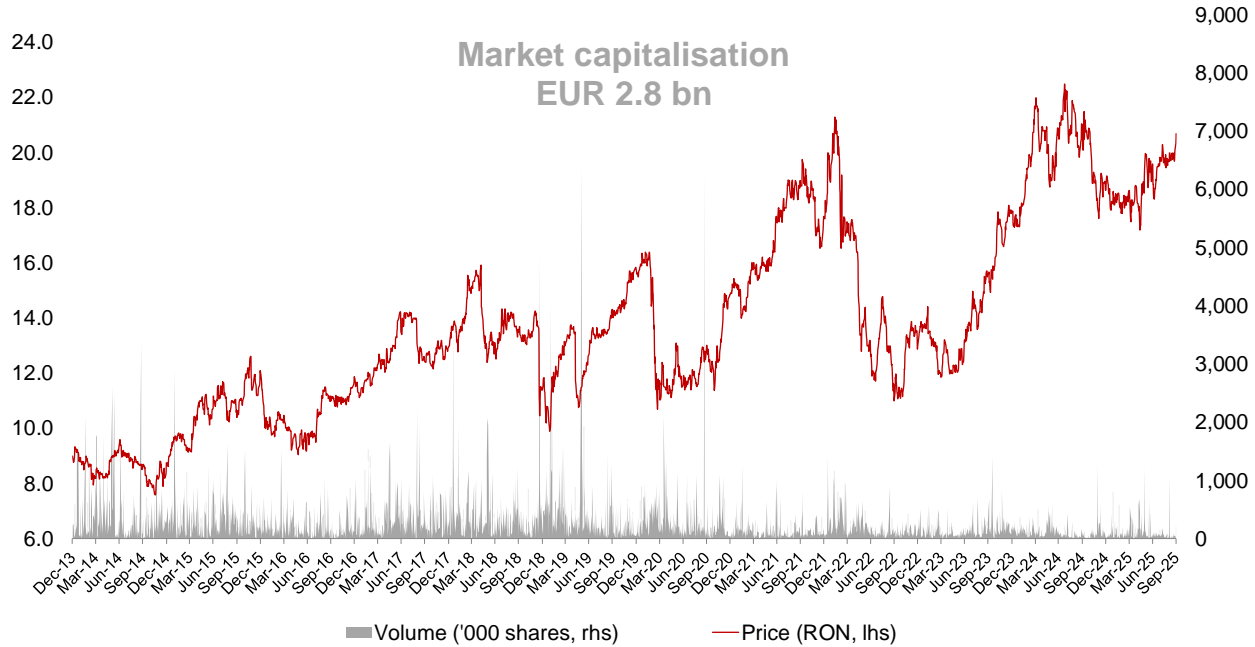
RON bn		Sep-25	Sep-24	vs. Sep-24
Loans and deposits	Net loans including leasing (RON bn)	53.4	47.0	+13.7%
	Retail	31.3	27.7	+13.1%
	Corporate	22.2	19.3	+14.6%
	Total deposits (RON bn)	72.0	65.4	+10.1%
	Retail	43.6	42.4	+2.8%
	Corporate	28.4	23.0	+23.7%
	Loan to deposit ratio	74.2%	71.9%	+2.3 pt

BRD STANDALONE | KEY FIGURES

	RON m	Q3-2025	Q3-2024	Change	9M-2025	9M-2024	Change
Financial results	Net banking income	1,055	992	+6.3%	3,150	2,884	+9.2%
	Operating expenses	(525)	(473)	+10.9%	(1,595)	(1,471)	+8.4%
	Gross operating income	530	519	+2.1%	1,555	1,413	+10.1%
	Net cost of risk	(52)	(44)	+17.5%	(186)	(113)	+64.6%
	Net profit	383	391	-1.9%	1,118	1,066	+4.9%
	Cost/Income	49.7%	47.7%	+2.1 pt	50.6%	51.0%	-0.4 pt
	ROE	16.4%	18.3%	-1.9 pt	16.0%	16.5%	-0.4 pt
Loans and deposits	RON bn				Sep-25	Sep-24	vs. Sep-24
	Net loans (RON bn)				50.9	44.6	+14.1%
	Retail				30.4	26.8	+13.3%
	Corporate				20.6	17.9	+15.2%
	Total deposits (RON bn)				72.3	65.7	+10.1%
	Retail				43.6	42.4	+2.8%
	Corporate				28.7	23.3	+23.3%
Loan to deposit ratio				70.5%	68.0%	+2.5 pt	
Capital adequacy	CAR				21.9%	23.6%	-1.7 pt
Franchise	No of branches				356	388	-32

CAR at September 2025 end is preliminary and excludes the impact of the new regulatory temporary treatments (implemented through art 468 and art 500a of CRR3 in July 2024 and valid until 1st of January 2026). Solvency ratio including the impact of new regulatory temporary treatments stands at 25.4%

BRD | STOCK PRICE PERFORMANCE



- BRD is part of the main market indices on the Bucharest Stock Exchange
- BRD's share price reached RON 20.7 as of September 2025 end, down by -1.4% YoY

GLOSSARY – CLIENT SEGMENTATION

- The **Retail** category is comprised of the following customer segments:
 - **Individuals** – BRD provides individual customers with a range of banking products such as: savings and deposits taking, consumer and housing loans, overdrafts, credit card facilities, funds transfer and payment facilities.
 - **Small business** – business entities with annual turnover lower than EUR 1m and having an aggregated exposure at group level less than EUR 0.3m. Standardized range of banking products is offered to small companies and professionals: savings and deposits taking, loans, transfers and payment services.
- The **Corporate** category is comprised of the following customer segments:
 - **Small and medium-sized enterprises** - companies with annual turnover between EUR 1m and EUR 50m and the aggregated exposure at group level higher than EUR 0.3m. The Bank provides SMEs with a range of banking products such as: savings and deposits taking, loans and other credit facilities, transfers and payment services.
 - **Large corporate** - within corporate banking BRD provides customers with a range of banking products and services, including lending and deposit taking, provides cash-management, investment advices, securities business, project and structured finance transaction, syndicated loans and asset backed transactions. The large corporate customers include companies with annual turnover higher than EUR 50m, municipalities, public sector and other financial institutions.



BRD GROUPE SOCIETE GENERALE - INVESTOR RELATIONS

+4 021 380 47 62 | investor@brd.ro; www.brd.ro